

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Angela Sekel
 Debtor

Case No. 17-16913-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Mar 02, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2018.

db +Angela Sekel, 1043 Alexander Drive, Temple, PA 19560-9579
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13996528 +Arcadea Recovery, P.O. Box 70256, Philadelphia, PA 19176-0256
 13996529 +Bryant State Bank Master Card, P.O. box 2519, Omaha, NE 68103-2519
 13996531 +Childrens Place, P.O. Box 659820, San Antonio, TX 78265-9120
 13996533 +Convergent Health Care Recoveries, P.O. Box 6209 Dept D102, Champaign, IL 61826-6209
 13996534 +Convergent Healthcare Recoveries, P.O. Box 1289, Peoria, IL 61654-1289
 13996535 +Fedloan, P.O. Box 530210, Atlanta, GA 30353-0210
 13996537 +Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
 13996539 +NationStar, PO Box 60516, City of Industry, CA 91716-0516
 13996540 +Ney York & Company, P.O. Box 659728, San Antonio, TX 78265-9728
 13996541 +Paternaude & Felix, 4545 Murphy Canyon Road, 3rd Street, San Diego, CA 92123-4363
 13996542 +Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
 13996544 +Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 13996545 +Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894
 13996548 +Western Alliance Bank, P.O. Box 742628, Cincinnati, OH 45274-2628
 13996549 +Western Alliance Bank, P.O. Box 742628, Cincinnati, OH 45274-2628

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Mar 03 2018 06:18:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 03 2018 01:27:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 03 2018 01:27:34 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13996530 EDI: CAPITALONE.COM Mar 03 2018 06:23:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 13996532 +E-mail/Text: loneal@freedomdebtreliet.com Mar 03 2018 01:28:01 Consolidation Plus,
 P.O. Box 204791, Dallas, TX 75320-4791
 13996536 +EDI: FSAE.COM Mar 03 2018 06:23:00 First Source Advanage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 13996543 EDI: PRA.COM Mar 03 2018 06:18:00 Portfolio Recovery, P.O. Box 12914, Norfolk, VA 23541
 13997189 +EDI: PRA.COM Mar 03 2018 06:18:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13996546 +E-mail/Text: bk@rgsfinancial.com Mar 03 2018 01:26:49 RGS financial, P.O. Box 852039,
 Richardson, TX 75085-2039
 13996547 +EDI: RMSC.COM Mar 03 2018 06:23:00 ToysRus, P.O. Box 530938, Atlanta, GA 30353-0938
 TOTAL: 10

13996538 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 Lowes, P.O. Box 530914

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2018 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Angela Sekel NO1JTB@juno.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Angela Sekel	Social Security number or ITIN	xxx-xx-1796
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-16913-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Angela Sekel
fka Angela Crespo

3/1/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.